

<i>SERFF Tracking Number:</i>	<i>STLG-127203627</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Sterling Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>49012</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>MS08I Individual Medicare Supplement - Standard Plans 2010</i>	<i>Sub-TOI:</i>	<i>MS08I.001 Plan A 2010</i>
<i>Product Name:</i>	<i>AR - MIPPA 2011 Ind. STD (A) - Rate Filing</i>		
<i>Project Name/Number:</i>	<i>2011 MIPPA Rate Revision Filing /</i>		

Filing at a Glance

Company: Sterling Life Insurance Company

Product Name: AR - MIPPA 2011 Ind. STD (A) SERFF Tr Num: STLG-127203627 State: Arkansas
- Rate Filing

TOI: MS08I Individual Medicare Supplement - Standard Plans 2010	SERFF Status: Closed-Filed- Closed	State Tr Num: 49012
Sub-TOI: MS08I.001 Plan A 2010	Co Tr Num:	State Status: Filed-Closed
Filing Type: Rate		Reviewer(s): Stephanie Fowler
	Authors: Stacey Nguyen, Andrea Callahan, Jane Zhang, Anna Arena, Alisha Zimmer, Darin Berdinka	Disposition Date: 07/11/2011
	Date Submitted: 06/07/2011	Disposition Status: Filed-Closed
Implementation Date Requested: On Approval		Implementation Date: 07/11/2011

State Filing Description:

General Information

Project Name: 2011 MIPPA Rate Revision Filing
Project Number:
Requested Filing Mode: Informational
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:

Status of Filing in Domicile:
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Individual Market Type:
Filing Status Changed: 07/11/2011
State Status Changed: 07/11/2011
Created By: Anna Arena
Corresponding Filing Tracking Number: STLG-126337628

Deemer Date:

Submitted By: Anna Arena

Filing Description:

Sterling Life Insurance Company Standard Medicare Supplement Insurance
Informational Filing: Rates

NAIC # 77399

NAIC Group #361

SERFF Tracking Number: STLG-127203627 State: Arkansas
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Dear Sir/Madam:

For your consideration and approval:

Sterling Life Insurance Company notifies the Department of its intent to no longer offer and issue 2010 Medicare Standardized Medicare Supplement Plans to individuals prior to age 65 and who are eligible for Medicare for the reason of disability. Sterling currently offers Standard Plan A (AR STD A (5/10)) to individuals prior to age 65.

As of 6/1/2011 Sterling four enrollees in Standard Plan A in the state of Arkansas who are less than 65. These beneficiaries will remain in the plan and continue to receive services and benefits. Because this is guaranteed renewable plan the insureds can stay on the policy as long as they pay the premiums. Sterling will continue to price this business as part of the routine rerating of its supplement plans.

The requested change is related to the filing indicated below:

SERFF Tr Num: STLG-126337628
State Tr Num: 44114

If you have any questions, please do not hesitate to contact me at (360) 392.9331 or email anna.arena@sterlingplans.com.

Thank you so much for your time and consideration.

Cordially,

Anna Arena
Rate Analyst
Actuarial Services
Sterling Life Insurance Company

Company and Contact

Filing Contact Information

Anna Arena, Rate Analyst I anna.arena@sterlingplans.com
2219 Rimland Drive 360-647-9080 [Phone] 20098 [Ext]
P.O. Box 5348
Bellingham, WA 98227-5348

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Filing Company Information

Sterling Life Insurance Company CoCode: 77399 State of Domicile: Illinois
P.O. Box 5348 Group Code: 361 Company Type: Insurance
Company - Life, Accident & Health
Bellingham, WA 98227 Group Name: State ID Number:
(360) 647-9080 ext. [Phone] FEIN Number: 13-1867829

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? Yes
Fee Explanation: Our state of domicile no longer requires fees. Therefore I am submitting fees set forth by the
Arkansas Department of Insurance. The fee is \$50 for the policy.
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Sterling Life Insurance Company	\$50.00	06/07/2011	48442772

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	07/11/2011	07/11/2011

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Disposition

Disposition Date: 07/11/2011

Implementation Date: 07/11/2011

Status: Filed-Closed

Comment: Please see our attached letter.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Sterling Life Insurance Company	%	%	\$		\$	%	%

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Filed-Closed	No
Rate	Standard Plan A Actuarial Memorandum	Filed-Closed	No

Arkansas Insurance Department

Mike Beebe
Governor



Jay Bradford
Commissioner

July 11, 2011

Ms. Anna Arena
Sterling Life Insurance Company
P.O. Box 5348
Bellingham, WA 98227-5348

RE: Notice of Marketing Withdrawal

Dear Ms. Arena:

This is to acknowledge receipt of your letter notifying the Department pursuant to AR Rule 27, Sec. 15 D (1) (a) of your intent to discontinue the marketing of Medicare Supplement Plans to people under the age of 65 effective this date. We do regret your decision to leave this market.

As you are aware, by discontinuing the availability of this coverage, the Company will not be permitted to file for approval new forms of this type for a period of five (5) years.

If you have any questions, please let us know.

Sincerely,

Stephanie Fowler

Stephanie Fowler
Compliance Officer
Life and Health Division
(501) 371-2768
e-mail: Stephanie.fowler@arkansas.gov

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Rate Information

Rate data applies to filing.

Filing Method:

Rate Change Type:

Neutral

Overall Percentage of Last Rate Revision:

%

Effective Date of Last Rate Revision:

Filing Method of Last Filing:

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Sterling Life Insurance Company	%	%				%	%

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Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Filed-Closed 07/11/2011	Standard Plan A Actuarial Memorandum (05/10)	AR STD A	Other	Previous State Filing Number: Rate Action Other Explanation:	44114 Withdrawal of the disabled rates